Menu of Fiduciary Services & Corresponding Fee Schedule

Updated 2022

PPCG MENU of SERVICES

For financial advisor use with advisory clients.

COMPREHENSIVE WEALTH MANAGEMENT SERVICES

Client Service and Communication

- Frequent communication to establish your financial goals and timeline for accomplishments
- Financial document organizing using a customized organizer for all financial documents
- Custom family website with electronic document storage
- Electronic market commentaries, text and video news flashes on tax law and industry changes
- Quarterly research and special reports on various wealth management topics
- Invitation to intimate events, including client appreciation events (guests welcomed)

Investment Services

- Regular investment review meetings with your advisor to ensure you are on track to meet your goals
- Design and maintenance of personalized investment solutions and a portfolio appropriate to your needs
- Recommendations regarding allocation and positioning of funds in retirement plans such as 401(k)s
- Ongoing due diligence and monitoring of investments
- Access to a professional investment team to comprehensively support your needs and questions

Tax Planning

- Tax return review to highlight opportunities for tax reduction strategies
- Quarterly review of your tax situation and planning to incorporate any new tax law changes
- Co-ordinated consultation with your CPA or tax preparer

Retirement Planning

- Analysis of your current and future income needs to drive investment decision making
- Continual development and implementation of recommendations to fund your income needs and help maintain a comfortable standard of living
- Recommendations regarding the best distribution strategy for your employer retirement plans and IRAs
- Recommendations regarding appropriate strategy for Social Security payment options

Estate Planning

- Analysis of your current estate plan and concerns
- Co-ordinated consultation with your estate planning attorney
- Assistance in transferring assets to your living trust
- Guidance with the appropriate and necessary steps in the event of the death of a loved one

PPCG MENU of SERVICES

Specialty Planning

- Philanthropic solution through review and assessment of family goals and charitable values
- Complete risk and insurance evaluation for comprehensive review of existing insurance coverage
- Executive Compensation review of stock options, grants, restricted units, deferred compensation and concentrated equity positions to determine tax and cash flow implications
- Small business operational advice to include tax planning, business purchase review and valuation

FINANCIAL PLANNING PACKAGES

We are committed to providing proactive service to all of our clients. In order to accomplish this, we strive to communicate our value not only through working diligently to help you realize your financial goals and visions, but also through administering fees that are transparent and fair.

Our firm is here to help you get your financial house in order. Everyone's situation is different and as time marches on, it also evolves due to life-changing circumstances. Pick the plan the best suits your needs and current lifestyle.

Below, we outline the fee schedule for the services we provide. We welcome any questions, at any time, that you may have in regard to our pricing philosophy.

The Fundamentals Plan **Goals-Based** *Initial Fee: $1,200 - $2,500* *Ongoing Planning: $100-$200/month*	Behavioral Financial Coaching Beneficiary Review Budgeting and Expense Planning Debt Analysis & Financing eWealth Introduction Setup and Connections Education Planning Financial Plan: Balance Sheet, Net Worth, Asset Allocation Goals and Values Review	Goals-Based Planning & Monitoring Investment Review wRisk/Return Insurance Review – Life, DI, LTC Retirement Plan Analysis Tax-free Retirement Income Analysis Up To 3 - "What if" Scenarios Minimum 2 Meetings 4-6 Hour Prep, Mtg, FU
The Progressed Plan w/Detailed Income/Expense *Initial Fee: $2,500 - $5,000* *Ongoing Planning: $200-$400 month*	**All the Fundamentals services plus:** Basic Estate planning review Detailed-5 Year Cash Flow Planning eWealth Online Experience w/Vault Family Financial Education Host Family Meetings Morningstar Comparison Risk/Return Multiple Goal Analysis	Required Minimum Distribution Risk and Insurance Analysis Roth Conversion Review Social Security and Medicare Analysis 4 – 6 "What if" Scenarios Minimum 3 Meetings 6 - 8 Hour Prep, Mtg, FU

PPCG MENU of SERVICES

The Legacy Plan *Initial Fee: $5,000 - $10,000* *Ongoing Planning:* *$400-$800/month*	**All the Progressed services Plus:** Advanced Estate Planning Alarms/Reminders eWealth Business Planning	Retire Now Scenarios & Strategies Social Security Optimization Stock Option Analysis
	Charitable Giving Detailed Roth Conversion Analysis Healthcare in Retirement Plan Income Tax Planning	Wealth Transfer Scenarios 6 or more - "What if" Scenarios Minimum 4 Meetings

Note: Above services provided, components, and pricing may vary based on complexity, time allotment required for preparation, follow-up and number of meetings.

INVESTMENT MANAGEMENT

Our highly experienced team will direct and supervise the investment management of your assets. This is accomplished by maintaining an appropriate portfolio asset allocation year after year in light of your changing needs and market conditions. Quarterly, systematic fee compensation will be charged for this personalized service as per the fee schedule that follows.

ASSET UNDER MANAGEMENT			
Account Size	**Tiered Annual Pricing**	**Amount of Money**	***Effective Advisor Fee**
Less than $100,000	1.25%	$100,000	1.25%
$100,000 – $249,999	1.15%	$150,000	1.19% - 1.25%
$250,000 – $499,999	1.05%	$250,000	1.12% - 1.19%
$500,000 – $749,999	0.95%	$250,000	1.06% - 1.12%
$750,000 – $999,999	0.85%	$250,000	1.01% - 1.06%
$1,000,000 - $1,249,999	0.75%	$250,000	0.96% - 1.01%
$1,250,000 - $1,999,999	0.65%	$750,000	0.84% - 0.96%
$2,000,000 - $4,999,999	0.55%	$3,000,000	0.67% - 0.84%
$5,000,000 - $9,999,999	0.45%	$7,500,000	0.67% -

$10,000,000 - $20,000,000	0.35		

Fees are based on services provided.

**Total advisor fee is reduced at each breakpoint to determine your effective Advisor Fee.*

We aim to address a variety of complex financial situations with plans and solutions tailored to meet your specific needs. In order to do this, we utilize a variety of investment strategies and methods. Please note that additional corresponding platform or investment strategist fees may be applied to the Advisor Fee and will vary depending on the specific platform or strategist.

*Note – We utilize a Tiered Pricing schedule so as all your investments, accounts and family-linked households increase in value and we are entrusted to manage more of your families' assets, your effective investment management fee qualifies for reduced pricing. Additional credits, discounts, waivers, fees, expenses and charges may apply depending on incentives, promotions, additional optional strategies, platforms, and managers utilized.

Optional Commission-based Investments and Insurance

A commission will be charged when administering the following services:

- Mutual funds
- Annuities
- REITs
- Unit investment trusts
- Life insurance, disability insurance, and long-term care coverage

Please note that commissionable products do not have an annual advisory fee or hourly fee as described below. The compensation to our firm varies by product and is stipulated by the product sponsor.

Project Engagements and Hourly Financial Advice

Our office can develop and present a project proposal to outline our engagement, based on your particular needs. With the project proposal, we'll include an overview and breakdown of the fees that will be charged. All fees are due at commencement of service. Our hourly financial advice fee is as follows:

- **$400 per hour**, first hour or part thereof
- **$200 per half hour** for every hour after first hour